

WHAT IS CLAIMED IS:

- 1 1. A method for monitoring financial exposure in an entity having a
2 plurality of operating units, the method comprising:
3 gathering information about each of said operating units including at
4 least one product identifier and at least one collateral identifier;
5 mapping said at least one product identifier to a standardized
6 product identifier;
7 mapping said at least one collateral identifier to a standardized
8 collateral identifier;
9 receiving, from each of said operating units, unit exposure data
10 identifying an exposure of said operating unit to at least a first customer of
11 said operating unit based on said standardized product identifier and said
12 standardized collateral identifier; and
13 generating aggregated exposure information for said entity.
- 1 2. The method of claim 1, wherein said at least one product identifier
2 includes information identifying at least one of: a unit product name; a
3 standardized product name; a standardized product parent; an effective
4 date; an expiration date; and a point of contact.
- 1 3. The method of claim 1, wherein said at least one collateral identifier
2 includes information identifying at least one of: a unit collateral name; a
3 standardized collateral name; a standardized collateral parent; an effective
4 date; and a point of contact.
- 1 4. The method of claim 1, wherein said at least one collateral identifier
2 indicates that no collateral has been provided.
- 1 5. The method of claim 1, wherein said customer data includes at least
2 one of: a customer name; a customer address; a customer industry; a
3 credit score name; a credit score; and a credit rating.

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- 1 6. The method of claim 5, further comprising:
2 analyzing said customer data to associate a received customer
3 name with a legal name of said at least first customer.
- 1 7. The method of claim 6, wherein said analyzing includes:
2 retrieving said legal name of said at least first customer from an
3 external data source.
- 1 8. The method of claim 4, further comprising:
2 analyzing said customer data to associate a received customer
3 address with a legal name of said at least first customer.
- 1 9. The method of claim 1, wherein said unit exposure data includes at
2 least one of: a deal identifier; a transaction identifier; information identifying
3 a customer transaction role; a status of the transaction; a product identifier;
4 a maturity date; information identifying a type of participation of said
5 operating unit; an exposure amount; receivable information for said
6 exposure amount; and a collateral identifier.
- 1 10. The method of claim 1, further comprising:
2 comparing said unit exposure data with at least one data standard.
- 1 11. The method of claim 10, further comprising:
2 rejecting said unit exposure data if said unit exposure data fails to
3 comply with said at least one data standard.
- 1 12. The method of claim 1, further comprising:
2 comparing a plurality of said unit exposure data with a plurality of
3 data standard to generate a failure number; and
4 accepting said unit exposure data if said failure number is less than
5 an established threshold.

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- 1 13. The method of claim 12, further comprising:
2 adjusting said established threshold before said comparing.
- 1 14. The method of claim 1, further comprising:
2 presenting said aggregated exposure information in a first format for
3 review.
- 1 15. The method of claim 14, further comprising:
2 receiving a request to present said aggregated exposure information
3 in a second format for review; and
4 presenting said aggregated exposure information in said second
5 format.
- 1 16. The method of claim 1, wherein said aggregated exposure
2 information is aggregated by at least one of: operating unit; customer;
3 collateral; exposure amount; product; and geographical area.
- 1 17. The method of claim 1, further comprising:
2 establishing at least one exposure threshold amount.
- 1 18. The method of claim 17, wherein said at least one exposure
2 threshold amount is established for at least one of: a product; a collateral; a
3 customer; an operating unit; a geographical area; a group of products; and
4 a group of operating units.
- 1 19. The method of claim 17, further comprising:
2 presenting said aggregated exposure information in a first format for
3 review; and
4 indicating said at least one exposure threshold amount in said first
5 format.
- 1 20. The method of claim 1, further comprising:

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22. A computer program product in a computer readable medium for monitoring financial exposure in an entity having a plurality of operating units, comprising:

- first instructions for gathering information about each of said operating units including at least one product identifier and at least one collateral identifier;
- second instructions for mapping said at least one product identifier to a standardized product identifier;
- third instructions for mapping said at least one collateral identifier to a standardized collateral identifier;
- fourth instructions for receiving, from each of said operating units, unit exposure data identifying an exposure of said operating unit to at least

13 a first customer of said operating unit based on said standardized product
14 identifier and said standardized collateral identifier; and
15 fifth instructions for generating aggregated exposure information for
16 said entity.

1 23. A method for generating standardized financial exposure data,
2 comprising:
3 periodically receiving, from each of a plurality of operating units of a
4 business, information identifying a plurality of products and a plurality of
5 collateral of each of said operating units;
6 mapping said information identifying said plurality of products and
7 said plurality of collateral to standardized product and standardized
8 collateral names;
9 periodically receiving, from each of a plurality of operating units of a
10 business, exposure data including customer data identifying at least a first
11 customer of each of said operating units, and unit exposure data identifying
12 an exposure of each of said operating units to said at least first customer of
13 said operating unit;
14 associating said exposure data with said standardized product and
15 standardized collateral names;
16 comparing said exposure data to data standards to determine if said
17 exposure data is acceptable; and
18 storing said exposure data if said comparing indicates that said
19 exposure data is acceptable.

1 24. A method for submitting financial exposure data from an operating
2 unit of an entity having a plurality of operating units, comprising:
3 generating, at said operating unit, information about said operating
4 unit including at least one product and at least one collateral item;
5 mapping said at least one product to a standardized product
6 identifier;

7 mapping said at least one collateral item to a standardized collateral
8 identifier;
9 periodically generating unit exposure data for said operating unit,
10 said unit exposure data identifying financial exposures of said operating
11 unit to at least a first customer based on at least one standardized product
12 identifier and at least one standardized collateral identifier;
13 submitting said unit exposure data for approval; and
14 receiving an approval of said unit exposure data if said unit exposure
15 data satisfies at least one data quality standard.
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